#### Entity takes action

- 1. purchase, lease or sell product or service e.g.,
  - 2. visit sales location
  - 3. access internet site
  - 4. answer marketing questions5. access field on internet site



Insurance credit issues to entity

- 1. automatically issues e.g.,
  - 2. issues mechanically (by manual operations)

Insurance company makes insurance available for incentive awards by entity



Individual takes action desired by entity



Insurance credit awarded to individual

Individual browses internet



Individual accesses internet site



Individual takes specified action on internet site

e.g.,

- product purchase
  access certain field



Electronic mail message sent to computer of individual giving code useful for insurance credit

Individual visits store



Individual makes purchase of product



Product has code allowing insurance credit

or

Identity of individual ascertained

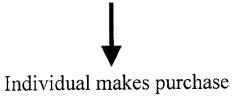
e.g., 1. He gives name and address (e-mail or street address), telephone number, etc.

2. Debit card or credit card used for purchase provide identifying information



Insurance credit transmitted to individual or to his insurance company

Individual uses credit card from participating credit card issuer





Individual receives insurance benefit

certain dollar amount credit towards purchase of insurance
 increase in coverage of existing insurance

Individual accesses internet site which includes information on his insurance coverage status



Individual accesses certain display field on internet site



Individual inputs code



Insurance status is displayed to individual